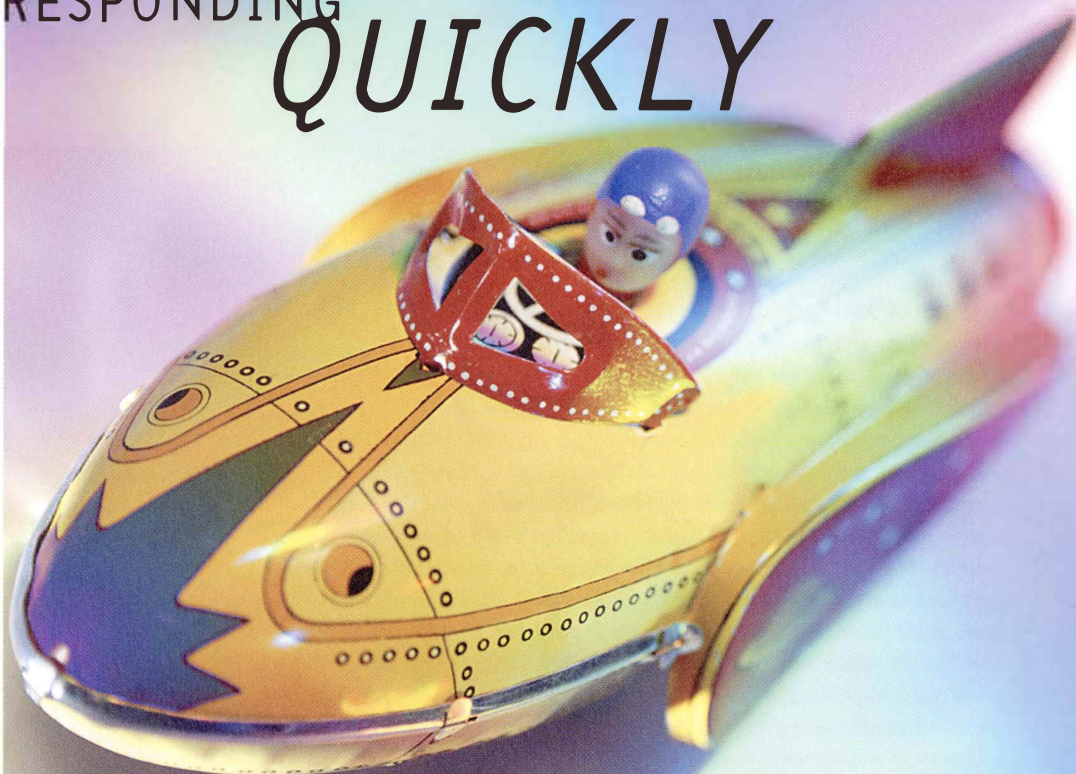


per **SPEC** t i v e s

FALL 1999

to view the contribution of your work in a larger framework

RESPONDING
QUICKLY



TO CHANGING MARKET DYNAMICS



**BlueCross BlueShield
of Florida**

An Independent Licensee of the
Blue Cross and Blue Shield Association

FROM

Research TO Development



IT'S THE EVE OF THE NEW MILLENNIUM, AND EACH DAY IS FILLED WITH NEW OPPORTUNITIES FOR success. Along with our success — to wit, the tremendous growth in our employee population, the new and expanding campus for our corporate headquarters, new technology — comes the challenge of changing market forces.

All of these dynamics — and more than these — create a world of change, making it necessary to respond quickly. That response must be strategic and proactive if we're to progress. At Blue Cross and Blue Shield of Florida, change goes light years beyond change for change's sake. From employee benefits to the way we serve our customers, our response is proactive and our progress is developed from strategy based on solid research. In this issue, you'll find examples of our journey from research to development:

- The Corporate Service Strategy Committee conducted first-hand research among customer groups — ours and competitors' — and reviewed existing research among the service industry as a whole. What developed is a strategy to strengthen our market leadership by putting the customer first in everything *each one* of us does.
- Human Resources and Public Affairs spend a great deal of time seeking input from employees, whether in the form of focus groups, surveys or informal discussions. In this issue, you'll find an article examining how we use research to enhance our work environment.
- Our new headquarters is another example of development based on research. In this issue's question-and-answer feature, Steve Davis discusses our corporate campus and its current growth.
- You'll also learn about our Advanced Renal Options pilot program and its effect on the life of one of our customers. What makes this program unique is its use of skilled nephrologists as primary care physicians.
- Also in this issue, we did a little research of our own and asked three employees how their jobs affect the customer. Their insight can help all of us view taking care of the customer as our business.

You're invited to share your thoughts and suggestions with us. Our Blue Views voice mail number is (904) 905-3047. You can also email us your comments via "Blue Views," fax them to (904) 905-6638, or send them through interoffice mail to Corporate Communications, DCC 3-4. ■

At Blue Cross and Blue Shield of Florida, change goes light years beyond change for change's sake. From employee benefits to the way we serve our customers, our response is **PROACTIVE** and our progress is developed from strategy based on solid research.

INSIGHTS

per **SPEC** tives Fall 1999

AN ATTITUDE OF SERVICE

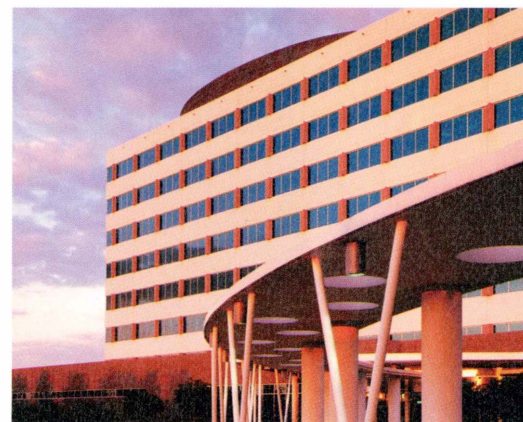
4 Taking care of the customer is everyone's business.



INTERVIEW: STEVE DAVIS



13 The strategy of bringing employees together on our campus headquarters is making it easier for us to work together.

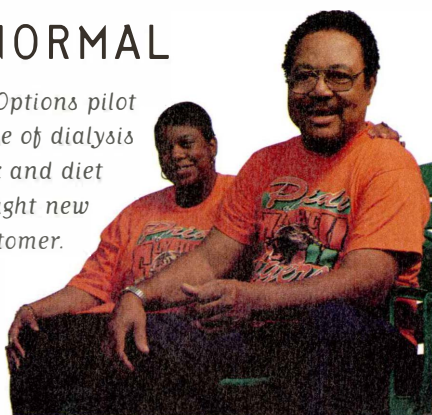


RESEARCH: IT'S ABOUT US

9 The data the company collects from us through surveys, focus groups and other feedback helps shape our work environment.

BACK TO NORMAL

Our Advanced Renal Options pilot program ended the routine of dialysis three days a week and diet restrictions, and it brought new life to our customer.



BRIGHT IDEAS

Our Corporate Service Strategy will require all of us to perform our jobs with a focus on the customer, so we asked employees from different divisions: How does your job affect the customer?

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Service:

An ATTITUDE,

[NOT A DEPARTMENT]

FOR THE LAST DECADE, MARKETING GURUS HAVE HELD THAT SUCCESSFUL COMPANIES IN the 21st century will be the ones that put the customer first. On the other hand, a "one size fits all" approach will lead the companies using it to the same fate of the dinosaur: extinction. In his book, *Changing the Game*, Larry Wilson says that the shift to a customer focus is profound.

As he puts it: "Once you become outwardly focused, service oriented, you see more options, more opportunities and different relationships than are possible if you are focused only on yourself."

Those options and opportunities will soon become reality for employees throughout Blue Cross and Blue Shield of Florida as our new Corporate Service Strategy rolls out in the year 2000. That strategy makes the customer everybody's business.

The Corporate Service Strategy helps bridge our corporate strategic direction with our Delivery System and Marketing strategies. "Our corporate strategic direction is rich in language that supports the customer," according to Joe Grantham, senior vice president of Strategy Development. The strategic vision positions BCBSF to provide "affordable health care choices" with the driving force behind the vision being products and services that support our customers. "In order to carry out that vision, says Grantham, we see three primary areas of excellence for our company — Product Quality, Customer Satisfaction and Product Development, all of which have service delivery implications."

According to Barbara Hunter, senior director of Program Management and Development, GBU Operations, "When you look at the strategies developed to help direct the company and our required areas of excellence, the common threads are the customer and service delivery," she says, "But we did not have a clearly understood and accepted Corporate Service Strategy. We needed to work through what the strategy should be from a corporate perspective in order to provide a common platform for thinking about service and our customers."

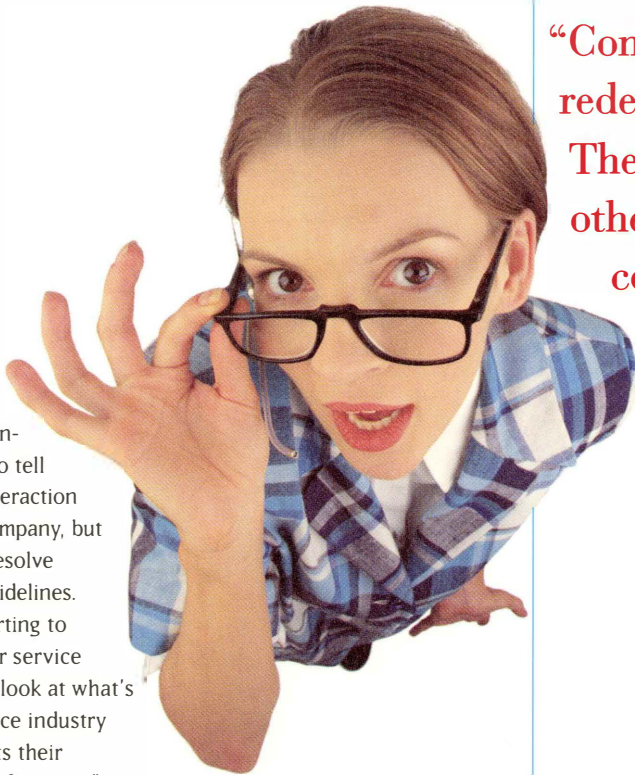
Knowing and understanding the customer has enlightened our full understanding of who is influencing the market, and heightened awareness of where our service to the customer needs to be. As customer service goes, the health care industry is not known to be the standard bearer.

"This project is not only to get us to be best in class within our industry," Hunter says, "but to get us on par with the service industry as a whole. It's not just the insurance industry we're being compared against. It's banking and credit cards and all corporations in the service industry that provide a foundation for the type of service the consumer is used to experiencing."

In other words, consumers — our customers — are more knowledgeable from a service perspective. They call their bank or credit-card service group



Knowing and
UNDERSTANDING
the customer has enlightened our
understanding of who is influencing
the market, and heightened awareness
of where our service to the
customer needs to be.



and the service representative is not only able to tell them virtually every interaction they've had with the company, but is also empowered to resolve issues within certain guidelines.

"Consumers are starting to redefine what customer service is," Hunter says. "They look at what's available in other service industry companies and that sets their expectations in terms of service."

Through the work of a proactive steering committee, strategy development was concluded during the first quarter 1999.

The Corporate Service Strategy Steering Committee brought together people from throughout the corporation — the GBUs, Finance, Public Affairs, Marketing, Operations, and Health Care Services, says Deborah Baker, director of Strategy and Policy for GBU Operations. This corporate-wide participation strengthened the process and the results.

Several key elements of the strategy are its service vision for BCBSF and a definition of "who is the customer." The Service Vision is: "We will do everything possible to ensure our customers' experience with BCBSF, our networks and products, is positive, ensures understanding and fosters peace of mind."

The customer is defined as a member, subscriber, dependents and decision-makers — anyone who uses our services or purchases them, Hunter says. Our key stakeholders are providers, agents and brokers, regulatory agencies, suppliers and vendors, and colleagues.

With the work on vision and definition complete, the committee took the next step in the strategy: develop a working definition of the customer promise. This term "customer promise" was first introduced in the Marketing Strategy and was seen by the steering committee as a critical point of alignment between both strategies.

"The original working definition of the customer promise centered around providing 'peace of mind,'" says Hunter. "So the steering committee set out to hear from customers as to what peace of mind meant to them." To get that input, the committee conducted a series of 14 focus groups throughout the state with both BCBSF and competitors' members and business decision-makers. Many common themes emerged from these focus groups, helping to identify what "peace of mind" means to the customer. In the focus groups, Baker says, customers expressed that what they value goes far beyond coverage and interaction with employees.

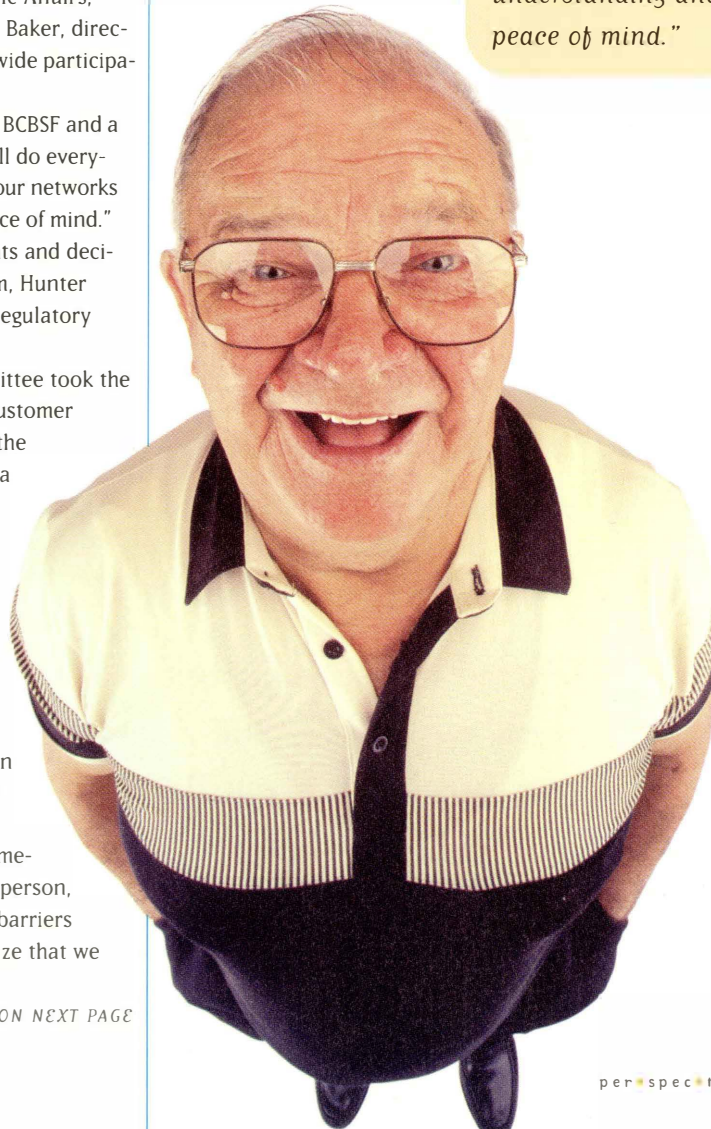
"The customers told us, 'We want to know you care, that someone is looking out for me.' Customers want to be treated like a person, an individual, not just a number. They want us to help remove barriers and provide solutions to their needs," Baker explains. "We realize that we must personalize our business in an age of technology."


CONTINUED ON NEXT PAGE

"Consumers are starting to redefine what customer service is. They look at what's available in other service industry companies and that sets their expectations in terms of service."

SERVICE VISION:

"We will do everything possible to ensure our customers' experience with BCBSF, our networks and products, is positive, ensures understanding and fosters peace of mind."





When we consider the whole health care experience as a continuum, we add external dimensions to how we service our customers. It means how long it takes customers to get an appointment, how long they wait in the doctor's office, and how they're treated by the physician's staff once they're through the doors.

Personalization comes to life when we realize that customer service does not just belong to one area, such as Operations.

"Everyone in the organization — from Shipping and Receiving to Security to employees in areas such as Finance and I/T — ultimately touches the customer," Baker says. "To facilitate this understanding, we need to rally our resources around a customer focus."

That rally involves a cultural shift for all of us at BCBSF to view service as a continuum along our customer's experience. That creates a vision of all of us helping our customers navigate through that experience to foster peace of mind, says Senior Vice President Larry Payne.

"When we say we want to help the customer successfully navigate through the BCBSF health care experience, we mean not only how we process claims, but we want to help the customer navigate through the total service experience," he says. "That experience involves what happens in the physician's office, in hospitals and what we do here."

When we consider the whole health care experience as a continuum, we add external dimensions to how we service our customers. It means how long it takes customers to get an appointment, how long they wait in the doctor's office, and how they're treated by the physician's staff once they're through the doors.

"That's especially important with managed care because if the office staff treats them in a manner they perceive as below par, it reflects on us," Payne says. "We used to think customer service was only how we answer the phones. But customer

"We used to think customer service was only how we answer the phones. But customer service is not a department; it's an attitude. The customer views service as an EXPERIENCE, not just a singular event."



CORPORATE SERVICE STRATEGY PLATFORMS

Align corporate strategies to ensure that the corporate promise is understood and supported

Continue building a culture that reinforces a customer-focused orientation

Improve service delivery through a deep understanding of our customers' needs, values and expectations

Take accountability for the entire service experience by aligning the actions of internal and external stakeholders

Build the competencies, processes and technical capabilities required to support the Corporate Service Strategy

service is not a department; it's an attitude. The customer views service as an experience, not just a singular event."

It's important to acknowledge that the experience begins before the customer is really even ours.

"The customer experience begins with the purchase decision and continues throughout the relationship," says Hunter. "The Corporate Service Strategy will help the organization align itself around customer relationship management and provides a foundation to improve satisfaction and customer loyalty."

This new approach to thinking about the entire service experience embraces everyone in the organization.

"When you condense the vision contained in this strategy," Payne says, "it means that we'll be the voice of the customer. That's a major responsibility. When I say, 'I'm your voice,' I have to identify with you, understand you and help you."

That understanding, he says, must permeate the whole organization. An outgrowth of that understanding is the Customer Engagement Program, in which senior executives will interact with our customers. The plan is to involve all officers in the program next year.

"We understand the need to be strategically focused and yet still be in touch with the customer and understand what it takes to serve the customer," Payne says. "We want to do that in a participative and open way relative to our customers and to our employees. The Customer Engagement Program will take our senior executives to the front-line so they can understand who our customer is, what our customer needs and what our customer wants."

So what is next?

The Customer Service Strategy Steering Committee is aligning its work with the Brand Management Strategy team.

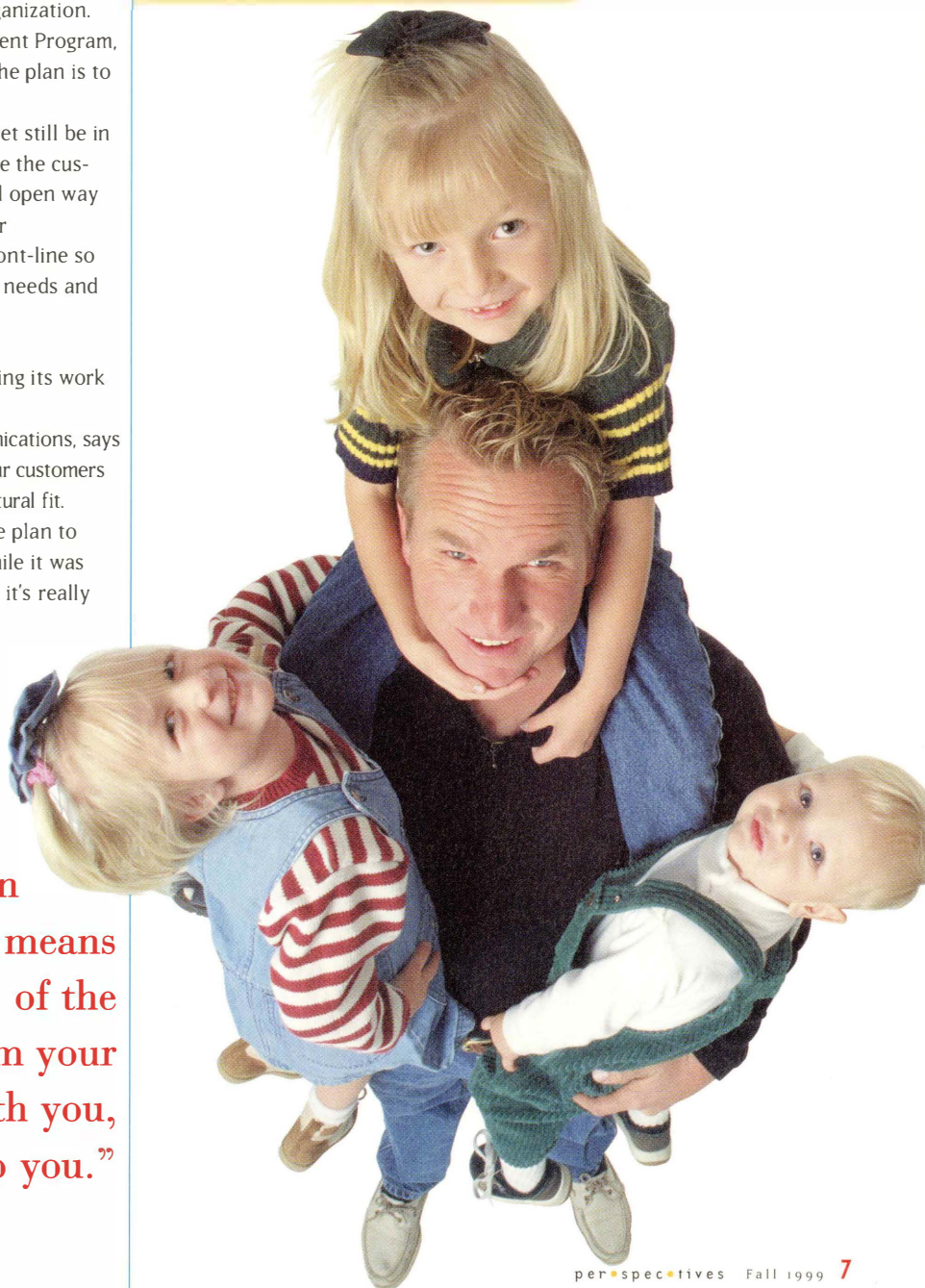
Dave Pizzo, vice president of Advertising and Market Communications, says a strong correlation exists between how we provide service to our customers and our brand image. The alignment of the two initiatives is a natural fit.

"The company was developing a brand strategy — which we plan to begin sharing with employees soon — and a brand promise while it was also developing a customer promise," Pizzo says. "We realized it's really one promise and it's all about service."

Libby Kelly, senior consultant for Advertising and Market Communications, says, "The committee determined the compa-

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"When you condense the vision contained in this strategy, it means that we'll be the VOICE of the customer. When I say, 'I'm your voice,' I have to identify with you, understand you and help you."



CSS STEERING COMMITTEE

For more information, please contact any member of the CSS Steering Committee:

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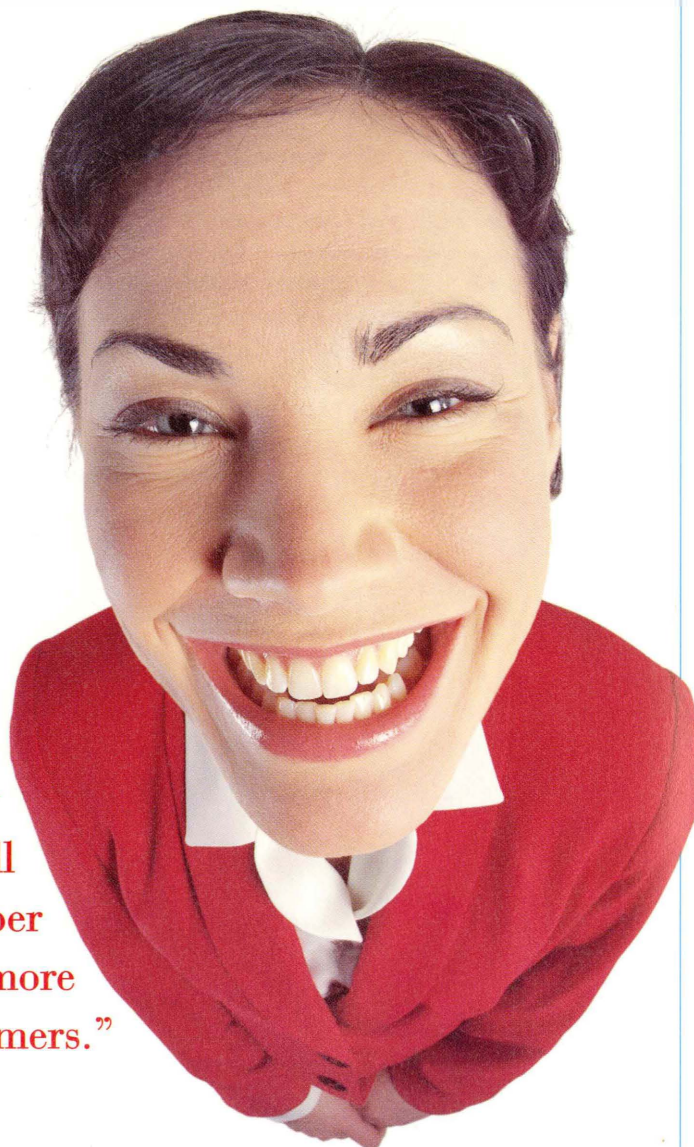
ny would have one promise — the Blue Cross and Blue Shield of Florida promise. The tactics that have been and will be developed out of the Corporate Service Strategy are integral to the successful delivery of our company promise."

The company promise positions the customer as the focal point of decision-making. A communications plan is being developed to introduce the promise to the organization.

Also in the works is the development of new quality programs and customer-driven measurements.

"With the change from the old measurement system to the new Member Touchpoint Measurements," says Payne, "we have a golden opportunity to focus on activities which will result in higher member satisfaction and more loyal customers."

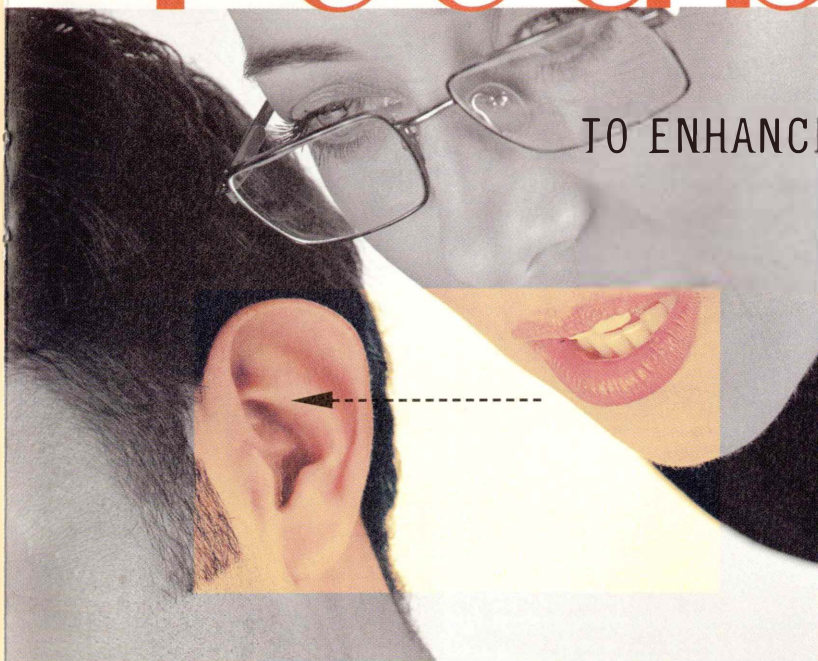
Other planned activities to support the Corporate Service Strategy will include customer relationship management, staffing and retention programs, process mapping, and defining behavioral outcomes and practical solutions. These activities will promote and assist in the fulfillment of our corporate strategies and the Corporate Service Strategy Vision. ■



**"We have a golden opportunity
to focus on activities which will
result in higher member
satisfaction and more
loyal customers."**

USING EMPLOYEE Feedback

TO ENHANCE THE WORK ENVIRONMENT



IT'S A CHALLENGE THAT ALL OF CORPORATE AMERICA FACES: WITH LOW unemployment and aggressive market competition, how do companies retain their top employees *and* recruit the most talented?

One of BCBSF's key retention and recruitment strategies is polling employees' attitudes and opinions about job satisfaction and knowledge of the company and using that feedback to improve employee satisfaction and the work environment.

Last year, Human Resources and Corporate Communications embarked on a joint effort to survey employees on communications and job satisfaction. The results identify programs that work well and opportunities for improvement.

The summer survey, a print questionnaire mailed to employees' homes and returned to a private research company to guarantee anonymity and validity of the data, presented the team with significant insight, says Karen Zelenkov, director of Human Resources Strategy, Policy and Planning. The survey was mailed to 2,400 randomly selected employees; 820 or 34% responded, a solid rate of return for a mail survey.

"The most significant finding was the strong connection between job satisfaction and communication," Zelenkov says. "The research clearly shows how important the manager's role is in communicating to employees as part of managing change, whether it's change in compensation, benefits, the workplace or our business environment. That dialogue between managers and employees is critical to having a highly motivated workforce."

Eileen Harrell, a senior corporate communications consultant who works closely with Human Resources, says that our research reinforces what companies across the country are also learning — there is a direct correlation between effective communication and job satisfaction. Employees who feel "very informed" about what goes on at BCBSF are much more likely to strongly agree on job satisfaction statements than those who describe themselves as "somewhat informed."

"The good news from our summer survey is that considerably more employees than ever before — 82% — feel well informed. And 84% report they understand how their work contributes to the company's success," says Harrell.

Patrick McCabe, vice president of Public Relations and Corporate Communications, is quick to point out that regular dialogue between managers and employees is vital.

"It's clear that employees prefer to communicate directly with management about news that affects the company and their personal contribution," he says. "Thirty-eight percent say management is their main source,

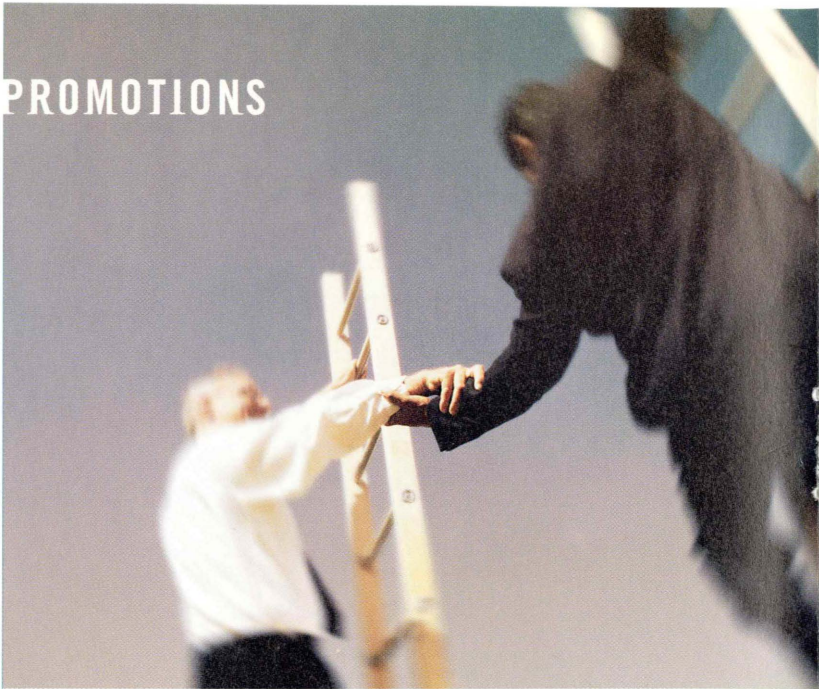
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*The good news from our summer survey is that considerably more employees than ever before — **82%** — feel well informed. And 84% report they understand how their work contributes to the company's success.*

A concern revealed through the survey was confusion about promotional opportunities. Although the company promotes from within, employees often don't understand the process – or the competition for positions.

PROMOTIONS



Most of the feedback regarding managers was positive – **75%** say their manager treats them in a fair and equal manner.

but 52% prefer management as their primary source of communication. The next closest preference is email, at 25%.

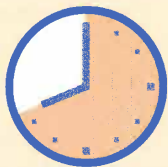
Adds Harrell: "It's important to note that the dialogue doesn't always have to entail the two-way communication (TWC) process. What we're talking about can be as casual as a discussion at a staff meeting."

Most of the feedback regarding managers was positive – 75% say their manager treats them in a fair and equal manner; 69% say their manager responds in a timely manner to feedback. However, responses from verbatim remarks reveal a desire for more face-to-face communication.

Zelenkov says the changes we're experiencing make effective communication vital: "We're going through a lot of change. The levers of change include programs of reward and recognition, but communications is also a key lever of change." A cross-divisional work group is reviewing the survey results to identify what improvements are needed.

"Human Resources and Corporate Communications have worked together on a number of initiatives in response to either survey data or focus group feedback," says Zelenkov. "We continue to use feedback as a means of understanding the specific needs of our employees." For example, extensive work has been done in the area of employee benefits, based on employee feedback, and new enhancements to our benefits program will be implemented during the next 18 months.

Steve Beard, project consultant in Human Resources, finds the research critical to effective planning.



69% say their manager responds in a timely manner to feedback.



HOW BCBSF

LISTENS

- Surveys: telephone, printed, electronic
- Focus groups
- Informal feedback
- Comment cards
- Comment lines
- Exit interviews
- Design Group input

Based on
extensive
research on
benefits –



some say it's the most researched issue
in the company – the company soon
will roll out significant enhancements
to the benefit program.



VISIBLE CHANGES

HUMAN RESOURCES

Based on extensive research on benefits – some say it's the most researched issue in the company – the company soon will roll out significant enhancements to the benefit program. (Look for more information during the coming months!) Last spring, the company replaced tuition reimbursement with the Education Investment Program to ensure an employee's continuing education will truly enhance his or her career advancement opportunities. This program is linked to a personal development plan, which employees should create with the help of their managers.

These changes and others support the company's strong emphasis on providing a positive and professional work environment. Steve Beard, project consultant for Human Resources, says, "Do employees acknowledge that?"

"Well, a high percentage of employees say they would recommend BCBSF as a place to work to their friends," he says. "In addition, they feel their managers support their career advancement."

COMMUNICATIONS

Last fall, Corporate Communications rolled out new programming based on survey data. The department introduced the bi-weekly Quick Connections, the electronic Blue Views communications pages on the Intranet, and the quarterly publication Perspectives.

"In our survey last summer," Public Relations and Corporate Communications Vice President Patrick McCabe says, "employees said they wanted to see our media releases on Blue Views. We were able to make that happen so that now employees have more immediate access to communications."

In the future, employees can look for:

- An awareness campaign on the existing communications channels and processes for communication.
- A series of focus groups to gain a better understanding of employees' attitudes about current communications programming.
- A new feature added to Blue Views, the Corporate Intranet, to provide employees with an electronic channel to discuss their concerns about company issues with other employees.
- "Progress Update Meetings," in which information on the company's initiatives and progress will be shared with large groups of employees.

"It helps us in the review of our current policies and procedures with an eye toward making sure we are supporting employees in their work."

A concern revealed through the survey, for example, was confusion about promotional opportunities. Although the company promotes from within, employees often don't understand the process – or the competition for positions.

"Some respondents told us they don't have good opportunities for advancement within our company," Beard says. "Opportunities are there, but the competition is fierce. At any given time, there are numerous qualified internal applicants who are applying for promotional positions. That makes it important for employees to upgrade their skills and consider making lateral moves to gain new experience."

Consequently, the work group is examining ways to help employees understand the advancement opportunities and ways to upgrade their skills as well.

"We're asking employees to understand they have a responsibility to work with their managers to create a development plan for moving into the position for which they're most qualified," he says.

There are more opportunities than the traditional upward advancement. For example, employees are transferring in and out of divisions. And, as the business and new projects evolve, departments and divisions are continuously looking for individuals with different skills to fill new positions.

"Because our industry is so dynamic, it is likely that employees' work will change constantly," Zelenkov says. "Improving and developing new skills is one way to keep pace with change." ■■

1999 RESEARCH RESULTS

Percentage of employees who:

FEEL WELL INFORMED: (1998 survey showed that 70% felt well informed)

82%

ARE SATISFIED WITH COMMUNICATION FROM THE COMPANY:

75%

CITE MANAGEMENT AS THEIR MAIN INFORMATION SOURCE:

38%

PREFER MANAGEMENT AS MAIN INFORMATION SOURCE:

52%

CITE EMAIL AS MAIN INFORMATION SOURCE:

14%

PREFER EMAIL AS MAIN INFORMATION SOURCE:

25%

CITE MEMOS AS MAIN INFORMATION SOURCE:

14%

PREFER MEMOS AS MAIN INFORMATION SOURCE:

8%

READ ALL OR MOST OF QUICK CONNECTIONS:

44%

FIND QUICK CONNECTIONS INFORMATIVE:

47%

READ ALL OR MOST OF PERSPECTIVES:

43%

SAY PERSPECTIVES HELPS THEM UNDERSTAND CORPORATE DIRECTION:

46%

USE EMAIL AT LEAST ONCE A DAY:

75%

HAVE INTERNET ACCESS AT HOME:

64%

(National average of adults who have Internet access at home: 50%)*

(Adults in Duval County who have Internet access at home: 39.7%)**

BELIEVE THEIR JOB IS WORTHWHILE AND CONTRIBUTES TO BCBSF'S SUCCESS:

88%

WOULD RECOMMEND BCBSF AS ONE OF THE BEST PLACES TO WORK IN THE COMMUNITY:

72%

INTEND TO STAY WITH BCBSF FOR A YEAR OR MORE:

80%



88%

of employees believe their job is worthwhile and contributes to BCBSF's success.

*Generally reported national average.

**Scarborough Report

Q&A INTERView

MAKING

Our MARK

Less than three years old, BCBSF's expansive Deerwood Campus Complex (DCC) has already left a positive imprint on our business. What's next for DCC? Perspectives spoke with Steve Davis, vice president of Corporate Project Development, to find out.

QUESTION: *Why did the company decide to invest in a corporate campus?*

Davis: Back in 1992, we found that we were scattered throughout Jacksonville in several different leased buildings. We had about 6,000 employees in 17 different locations! While our culture was moving toward working together in cross-functional teams, we were spread out in many different locations. We found that employees were spending a lot of time on the road going to meetings. So we decided to develop a Strategic Facilities Plan to come up with a solution that better matched our culture and our business needs.

QUESTION: *What kind of process did you follow to arrive at the office park solution?*

Davis: We really took an unusual approach. Bob Cooper, our director of Strategic Facilities Planning, was responsible for developing a long-term strategy. Instead of working with a consultant, he decided to do some research himself, which led him to the

CONTINUED ON NEXT PAGE

The chief designer wanted the buildings to be functional but also wanted to add some architectural interest. The curved shape of the buildings helps to accomplish that.

QUESTION:

Why not just expand our existing location on Riverside Avenue or lease more space?

QUESTION:

What are the plans for the buildings currently under construction?

QUESTION:

How much more can we expand on this property?

University of Florida. He ended up meeting with the dean of the College of Architecture and it developed into a wonderful partnership.

UF helped us look at all of our options, from leasing more space to expanding the Riverside location. We even studied whether it made sense to remain in Jacksonville. It turned out to be UF's largest commercial partnership with a private company, and it was far less expensive than working with an established facilities consultant.

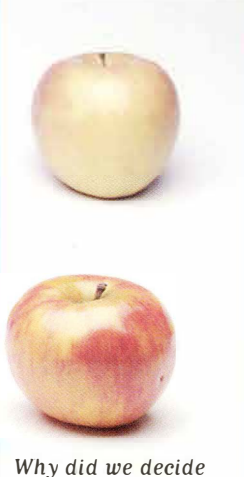
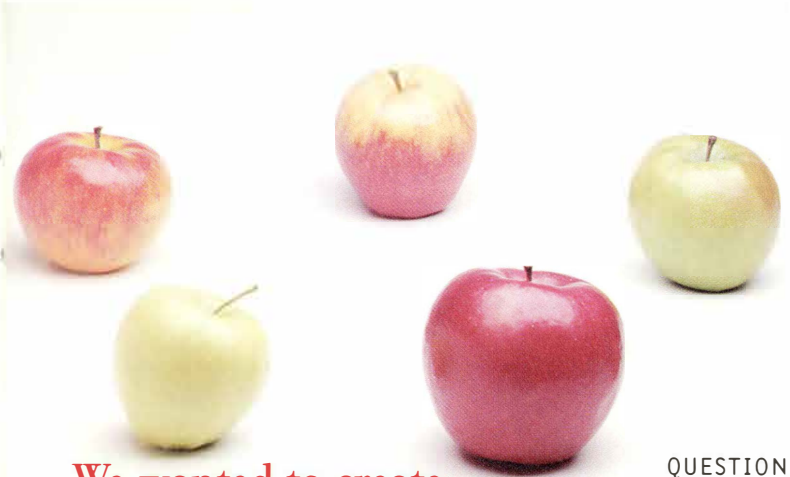
Davis: Riverside is a good location — it is centrally located, but it's a small "footprint." The floors are just 13,000 square feet, compared to 30,000 square feet per floor for each building at DCC. From a design perspective, we wanted to be as big as we could to get as much of the business in one location and to anticipate further growth. It's a good thing we did it that way because by the time we finished Phase I (Buildings 100-300), we already needed more space.

Leasing additional space wasn't a viable option because we couldn't get the contiguous space we needed and because of the expense. We wanted to protect ourselves from the escalating costs of leasing.

Davis: We are making excellent progress on Phase II — both buildings are ahead of schedule. Building 400 will be completed in January 2000 and Building 600 will finish up in February. Employee move-in will begin in February and continue for several months. Information Technology employees currently in the Riverside location will occupy most of 600, with GBU operations filling up the rest of 600 and all of 400.

Once we complete these relocations, we will occupy just four leased properties in Jacksonville — Freedom Commerce Center, Nassau Building, Carlton Building and Corporate Plaza — compared to the 10 buildings we currently lease for office space.

Davis: We are zoned for 1.8 million square feet of space and we will have close to one million square feet when Phase II is completed. There are no current plans for a Phase III, but the master plan allows for a total of nine buildings.



We wanted to create a place where employees enjoyed working. So we did some benchmarking – looking at other corporate campuses – and found that fitness centers and cafeterias are the most desirable amenities.

QUESTION: *Why did we decide to include a fitness center and a cafeteria at the campus?*

QUESTION: *How did the buildings get their unique design?*

QUESTION: *What are some of the benefits we've realized from moving to a campus environment?*

QUESTION: *Did anything out of the ordinary happen during the construction of DCC?*

That doesn't necessarily mean we will have nine buildings. We will have to see what our needs are – maybe we will require some additional buildings with different configurations, say four-story instead of the standard six-story buildings we have. It will just depend on our needs.

Davis: We wanted to make our complex more than just an office building. We wanted to create a place where employees enjoyed working. So we did some benchmarking – looking at other corporate campuses – and found that fitness centers and cafeterias are the most desirable amenities. We also have a 50-person conference room, a library, a teleconferencing center and an onsite health clinic with a part-time nurse.

Davis: The chief designer wanted the buildings to be functional but also wanted to add some architectural interest. The curved shape of the buildings helps to accomplish that. The "core" of the buildings – which includes the elevator and bathrooms – is offset to one side to provide more space so we could get the maximum number of people on each floor. We currently have about 2,000 employees here, and we'll have 2,000 more in Phase II.

Davis: It's brought so many of us together in one spot. There are more opportunities to work together in our new campus environment. It's much easier to get together now, and we certainly have fewer people on the highway going back and forth for meetings. You run into people from other departments more in this type of environment. For example, you might see someone in the cafeteria and share a thought, work an issue or even solve a problem. This helps increase productivity and speeds our decision making.

Davis: There was one thing that I thought was unusual. When the buildings reached their maximum heights, each one was "topped off" by hoisting a tree onto the roof. Apparently, this is a tradition in the construction industry, but it had a lot of our executives scratching their heads! The custom

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QUESTION: *How does DCC compare to other office complexes?*

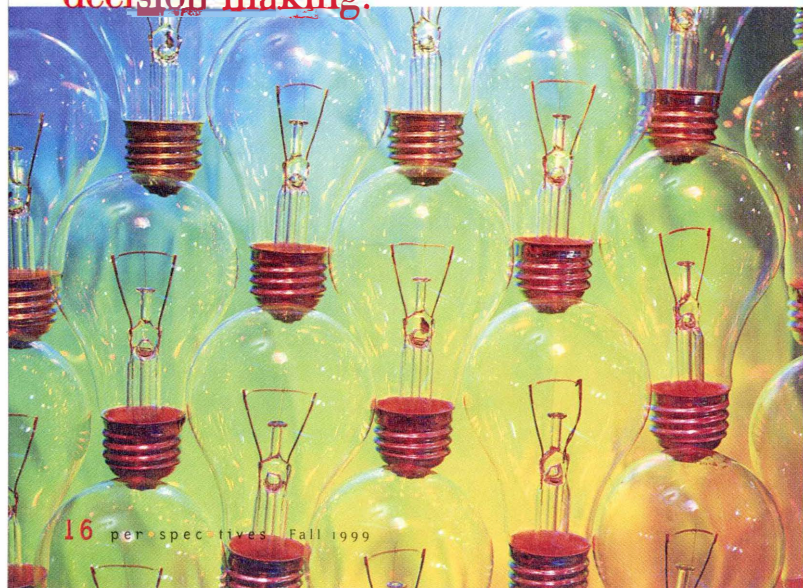
began in Scandinavia, where you had to clear a forest to build anything. Placing a tree on top was their way of appeasing the gods of the forest.

Davis: The awards we've received answer that question well. We received the Design Award for Private Sector/Large Scale Projects from the Northeast Chapter of the Florida Planning and Zoning Association, the Excellence in Construction Award from the Associated Builders and Contractors and a Building Team Project of the Year Award from *Building Design and Construction* magazine.

QUESTION: *How does your current position in Project Development compare to other positions you've held at BCBSF?*

Davis: Well I have been with the company for 25 years and I've worked in variety of areas — including Medicare Operations, Systems Planning and Systems Implementation. My current assignment gave me an entirely new opportunity to learn about design and construction. What I like most about this job is that you get to see decisions and progress take form right before your eyes. The results are tangible, and that is very gratifying. ■

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Bright IDEAS



BILL CARSTARPHEN

DIRECTOR, SENIOR PRODUCT MANAGEMENT,
JACKSONVILLE

In Senior Product Management, it is very easy to connect our work to our customers. We are involved in facilitating the annual review and decision-making regarding Medicare & More benefits. Well-designed benefits help us gain more customers; if benefits are not well-

designed, we lose customers. That's a pretty direct connect!

One of our roles is to review sales and advertising materials, as well as to develop and review educational materials, like the member handbook. These materials must be accurate, in compliance with federal regulations and easy for the customer to read and understand. (The last two goals don't always coincide.) If materials are not clear, the customer is confused and Customer Service is inundated with phone calls.

We also monitor customer satisfaction levels and determine if intervention is needed to improve the satisfaction level in areas that are lacking. Customer satisfaction has a direct correlation to member retention.

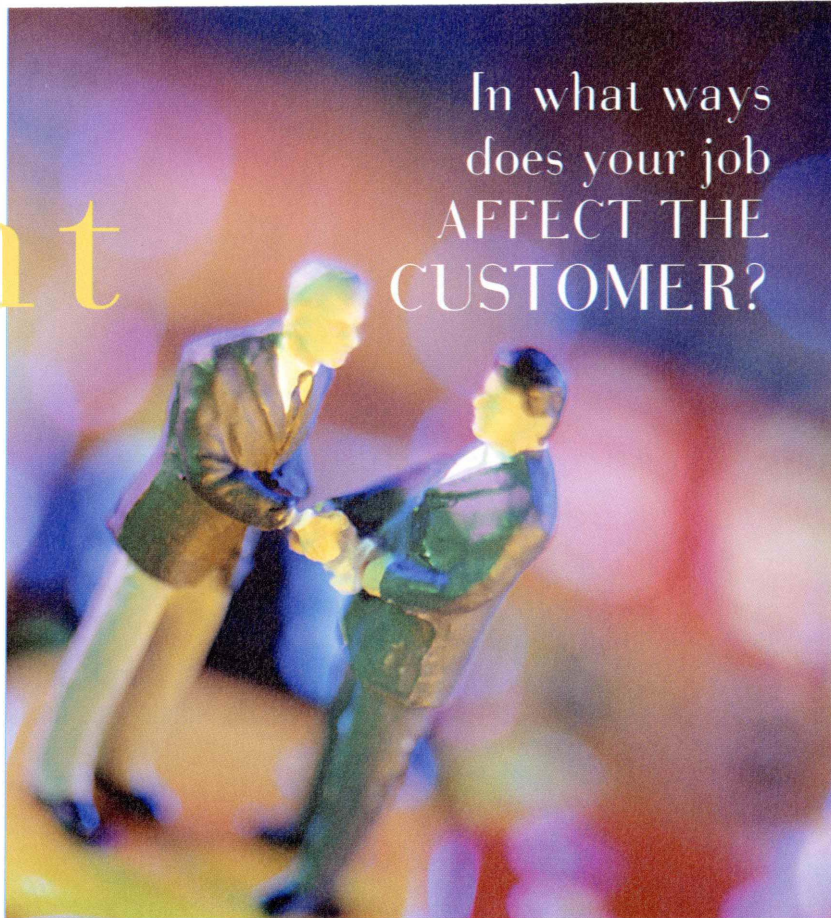
In addition, we play a support role in new product development initiatives, drawing on our collective knowledge and experience with our over-65 customers to provide insight into product design.

Finally, we work with Public Affairs to craft effective communications to educate customers, legislators, the general public and the media about our business and industry.

PATRICE GUTENTAG

SENIOR PROJECT CONSULTANT, SGBU SALES, MIAMI

While my job only calls for occasional direct interaction with the customer, I am fortunate to be right behind the "front lines" of the sales



In what ways
does your job
AFFECT THE
CUSTOMER?

organization. In this capacity, whatever I can do to help improve our sales management and business processes influences the sales force and our ability to sell the customer promise.




LISA YORK

CONSTITUENT RELATIONS MANAGER, PUBLIC
RELATIONS, JACKSONVILLE

I educate members about issues and mobilize them against proposed legislation that could negatively impact their health care coverage.

State and federal lawmakers frequently consider numerous proposals that threaten to increase the cost and decrease the quality of health care coverage. I help BCBSF members take an active role in protecting the coverage they presently receive by explaining the legislation and how they can influence the outcome of health care debates.

To ensure BCBSF is meeting members' needs and public expectations, I am also responsible for tracking the company's image ratings through three surveys conducted every year. I use the data collected to work with other departments in the company to develop recommendations on how we can better serve our members.

I believe managed care has offered consumers affordable coverage options, and I'm glad to help protect those options in the marketplace. 

PILOT PROGRAM GIVES VETERAN New LIFE

Wherever.
Whenever.
We're there for you

ADVANCED
RENAL
OPTIONS

THE PHONE CALL DREAMED ABOUT BY MOST DIALYSIS PATIENTS FINALLY CAME FOR VIETNAM

veteran Robert Mosely. The Jacksonville Transplant Center at the Methodist Medical Center was placing his name on the kidney transplant list.

It was turning out to be quite a year for the 61-year-old retired Army sergeant and former state corrections officer. Despite his physical trials — one cancerous kidney was removed in 1984 and he had been on dialysis for two years now — he had remarried in May. More good news came the following month: He was among the first end-stage renal disease patients to join Advanced Renal Options, one of only three innovative HMOs in the country designed to enhance the quality of life of kidney patients.

More than 500 South Florida residents have joined the special program operated by Health Options, BCBSF's HMO subsidiary. What makes this program unique is that skilled nephrologists serve as the member's primary care physicians.

"This is a major benefit," says Robert Geronemus, M.D., the program's consultant medical director and Robert's physician. "Kidney disease impacts the entire body, so a nephrologist really needs to be involved in all aspects of the patient's care."

Each member is assigned a nurse who serves as an advocate and care coordinator. Under this three-year pilot program approved by the Health Care Financing Administration (HCFA), Advanced Renal Options also provides essential nutritional supplements delivered to members' homes. Soon, it will emphasize physical rehabilitation, giving members the option of using stationary bikes during dialysis.

Members are considered for transplants as well. Luckily, Robert did not have to wait long for his. At midday on Jan. 6, while he was undergoing dialysis in Fort Lauderdale, the transplant center again called: A possible match had been located.

"Everybody in the dialysis center was excited," he recalls.

Robert was quickly disconnected from the dialysis machine and on the next available plane to Jacksonville. Before noon the next day, he had a new kidney. Now, reports Dr. Geronemus, "It's functioning as well as most people's kidneys."

For Robert, that means no more exhausting, 4.5-hour dialysis treatments three times a week. His restricted diet is over: You name it, and he can eat it. And the three-sport standout from Pompano Beach's Ely High School, Class of 1956, can return to his alma mater as often as he wants to cheer on his Tigers sports teams.

"I'm doing fine," he reports, "and I'm looking forward to living a normal life with my wife, Carolyn." ■

Reprinted from the BCBSF 1998 Annual Report

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“I’m doing fine, and I’m looking
forward to living a normal life
with my wife, Carolyn.”

A NEW SOLUTION FOR YOUR BUSINESS



THINK YOU CAN'T AFFORD
A BETTER HEALTH PLAN?

THINK AGAIN.

INTRODUCING BLUECARE

Whether you have 500 employees or fewer than 50, it's easier than you think to afford a great health plan for your business. Our new BlueCare health plans include affordable prescription coverage, wellness and preventive care, Away From Home Care and many other benefits that you might have thought were out of reach for your



**BlueCross BlueShield
of Florida
Health Options®**

business. BlueCare is a new product offered by Health Options, the HMO backed by Blue Cross and Blue Shield of Florida, so you and your employees can access one of the largest provider networks* in the state. Ask your insurance agent or your local Blue Cross and Blue Shield of Florida representative for more details about BlueCare plans for every size business.